

VILLAGE BANK AND TRUST FINANCIAL CORP.

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 3251027	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$588	\$581	-1.3%		
Loans	\$473	\$444	-6.1%		
Construction & development	\$91	\$81	-11.3%		
Closed-end 1-4 family residential	\$131	\$121	-7.3%		
Home equity	\$35	\$31	-13.5%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-5.4%		
Commercial & Industrial	\$37	\$38	1.4%		
Commercial real estate	\$162	\$160	-1.5%		
Unused commitments	\$44	\$41	-6.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$16	\$21	33.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$9	-75.4%		
Cash & balances due	\$9	\$56	491.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$73			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$69			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$538	\$534	-0.7%		
Deposits	\$503	\$488	-3.0%		
Total other borrowings	\$33	\$43	32.1%		
FHLB advances	\$29	\$38	31.3%		
Equity					
Equity capital at quarter end	\$50	\$46	-7.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	7.7%	--		
Tier 1 risk based capital ratio	10.9%	10.6%	--		
Total risk based capital ratio	12.1%	11.9%	--		
Return on equity ¹	1.2%	2.6%	--		
Return on assets ¹	0.1%	0.2%	--		
Net interest margin ¹	4.0%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.4%	21.9%	--		
Loss provision to net charge-offs (qtr)	40.3%	33.3%	--		
Net charge-offs to average loans and leases ¹	3.5%	5.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.3%	24.8%	3.8%	5.0%	--
Closed-end 1-4 family residential	4.0%	9.0%	0.2%	1.0%	--
Home equity	1.9%	4.4%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.4%	12.5%	0.0%	0.0%	--
Commercial & Industrial	9.1%	3.4%	0.0%	1.4%	--
Commercial real estate	1.7%	9.6%	0.1%	0.2%	--
Total loans	4.4%	11.1%	0.9%	1.4%	--